

KARTCHNER

UNITED STATES BANKRUPTCY COURT
DISTRICT OF ARIZONA

In re:	§	
	§	
POLANSKI, EUSTACE EDWIN	§	Case No. 12-01229 BMW
POLANSKI, SUSAN ELIZABETH	§	
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 01/23/2012 . The undersigned trustee was appointed on 01/23/2012 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 3,472.08

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	300.30
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 3,171.78

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 06/07/2012 and the deadline for filing governmental claims was 07/23/2012 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 868.02 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 868.02 , for a total compensation of \$ 868.02 ² . In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 42.65 , for total expenses of \$ 42.65 ² .

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 07/22/2015 By: /s/Stanley J. Kartchner
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 12-01229 BMW Judge: BRENDA MOODY WHINERY
Case Name: POLANSKI, EUSTACE EDWIN
POLANSKI, SUSAN ELIZABETH
For Period Ending: 07/22/15

Trustee Name: Stanley J. Kartchner
Date Filed (f) or Converted (c): 01/23/12 (f)
341(a) Meeting Date: 03/02/12
Claims Bar Date: 06/07/12

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. COMMERCIAL REAL ESTATE 2410 N. MONROE ST., MONROE,	775,000.00	0.00	OA	0.00	FA
2. RESIDENTIAL PROPERTY LOCATED AT 5850 E. 22ND AVE.	156,250.00	0.00	OA	0.00	FA
3. ARIZONA FEDERAL CREDIT UNION SAVINGS ENDING IN 575	25.00	0.00		0.00	FA
4. ARIZONA FEDERAL CREDIT UNION SAVINGS ACCOUNT ENDIN	225.02	0.00		0.00	FA
5. MONROE BANK & TRUST CHECKING ACCOUNT ENDING IN 498	6,013.15	0.00		0.00	FA
6. MONROE BANK & TRUST CHECKING ACCOUNT NO. ENDING IN	5,838.66	0.00		0.00	FA
7. ARIZONA FEDERAL CREDIT UNION MONEY MARKET ACCOUNT	100.33	0.00		0.00	FA
8. ARIZONA FEDERAL CREDIT UNION CHECKING ACCOUNT NO.	58.50	0.00		0.00	FA
9. ARIZONA FEDERAL CREDIT UNION CHECKING ACCOUNT ENDI	1,138.45	0.00		0.00	FA
10. (2) ROCKERS, COUCH, (2) RECLINERS, DINING ROOM TAB	1,500.00	0.00		0.00	FA
11. RADIO RECEIVER, CASSETTE PLAYER, VCR, DVD PLAYER,	203.00	0.00		0.00	FA
12. (6) LAMPS, WASHING MACHINE, CLOTHES DRYER, REFRIDG	1,200.00	0.00		0.00	FA
13. PATIO FURNITURE, PADDED BENCH, CABINET, STORAGE CA	700.00	0.00		0.00	FA
14. PICTURES, VASES, STATUES, WALL ART	135.00	0.00		0.00	FA
15. BOOKS	50.00	0.00		0.00	FA
16. SHIRTS, PANTS, DRESSES	300.00	0.00		0.00	FA
17. WEDDING BANDS, WATCHES	500.00	0.00		0.00	FA
18. MISC JEWELRY	300.00	0.00		0.00	FA
19. TOOLS, LEAF BLOWER, AIR COMPRESSOR, POWER WASHER,	330.00	0.00		0.00	FA
20. .380 RUGER LCP PISTOL	200.00	0.00		0.00	FA
21. HARTFORD POLICY FOR SUSAN	896.41	0.00		0.00	FA
22. HARTFORD POLICY FOR EUSTACE	543.43	0.00		0.00	FA
23. TRANSAMERICA LIFE - VARIABLE ANNUITY - CERTIFICATE	22,178.28	22,178.28		0.00	FA
24. TRANSAMERICA LIFE VARIABLE ANNUITY - CERTIFICATE N	33,135.53	0.00		0.00	FA
25. TRANSAMERICA LIFE VARIABLE ANNUITY - CERTIFICATE N	62,902.16	0.00		0.00	FA
26. TRANSAMERICA LIFE - VARIABLE ANNUITY - CERTIFICATE	15,185.51	0.00		0.00	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 12-01229 BMW Judge: BRENDA MOODY WHINERY
Case Name: POLANSKI, EUSTACE EDWIN
POLANSKI, SUSAN ELIZABETH

Trustee Name: Stanley J. Kartchner
Date Filed (f) or Converted (c): 01/23/12 (f)
341(a) Meeting Date: 03/02/12
Claims Bar Date: 06/07/12

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
27. IRA - ACCOUNT ENDING IN 6114-500	0.00	0.00		0.00	FA
28. S&P MTD RETIREMENT ACCOUNT DEPENDS ON IF EXEMPTION IS VALID	332,023.00	0.00		0.00	FA
29. 18,000.00 JUDGMENT AGAINST VIRGINIA GAEDCKE/REMERI	18,000.00	1,000.00		0.00	FA
30. 2010 CHEVROLET HHR 32,000 MILES GOOD CONDITION	8,500.00	0.00		0.00	FA
31. 1993 CHEVROLET CORVETTE WITH 74,000 MILES IN FAIR	10,000.00	0.00		0.00	FA
32. 2008 MONACO MONARCH MOTOR HOME	70,000.00	0.00		0.00	FA
33. TAX REFUNDS (u)	0.00	3,472.00		3,472.00	FA
34. Post-Petition Interest Deposits (u)	Unknown	N/A		0.08	FA

Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values) \$1,523,431.43 \$26,650.28 \$3,472.08 \$0.00
(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/31/12

Current Projected Date of Final Report (TFR): 07/17/15

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 12-01229 -BMW
 Case Name: POLANSKI, EUSTACE EDWIN
 POLANSKI, SUSAN ELIZABETH
 Taxpayer ID No: *****9284
 For Period Ending: 07/22/15

Trustee Name: Stanley J. Kartchner
 Bank Name: BANK OF KANSAS CITY
 Account Number / CD #: *****2984 Checking - Non Interest
 Blanket Bond (per case limit): \$ 0.00
 Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
11/09/12		Trsf In From BANK OF AMERICA, N.A.	BALANCE FORWARD				0.00
12/14/12		BANK OF KANSAS CITY	INITIAL WIRE TRANSFER IN	9999-000	3,462.27		3,462.27
01/16/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		2.81	3,459.46
02/14/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		3.96	3,455.50
03/14/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		3.95	3,451.55
04/12/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		4.64	3,446.91
04/30/13		Bank of Kansas City	BANK SERVICE FEE	2600-000		5.13	3,441.78
05/31/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,431.78
06/28/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,421.78
07/31/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,411.78
08/30/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,401.78
09/30/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,391.78
10/31/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,381.78
11/29/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,371.78
12/31/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,361.78
01/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,351.78
02/28/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,341.78
03/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,331.78
04/30/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,321.78
05/30/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,311.78
06/30/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,301.78
07/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,291.78
08/29/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,281.78
09/30/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,271.78
10/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,261.78
11/28/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,251.78
12/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,241.78
							3,231.78

Page Subtotals

3,462.27

230.49

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit B

Case No: 12-01229 -BMW
Case Name: POLANSKI, EUSTACE EDWIN
POLANSKI, SUSAN ELIZABETH
Taxpayer ID No: *****9284
For Period Ending: 07/22/15

Trustee Name: Stanley J. Kartchner
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *****2984 Checking - Non Interest
Blanket Bond (per case limit): \$ 0.00
Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
01/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,221.78
02/27/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,211.78
03/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,201.78
04/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,191.78
05/29/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,181.78
06/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,171.78

COLUMN TOTALS	3,462.27	290.49	3,171.78
Less: Bank Transfers/CD's	<u>3,462.27</u>	<u>0.00</u>	
Subtotal	0.00	290.49	
Less: Payments to Debtors		<u>0.00</u>	
Net	0.00	290.49	

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3
Exhibit B

Case No: 12-01229 -BMW
 Case Name: POLANSKI, EUSTACE EDWIN
 POLANSKI, SUSAN ELIZABETH
 Taxpayer ID No: *****9284
 For Period Ending: 07/22/15

Trustee Name: Stanley J. Kartchner
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****7482 Money Market - Interest Bearing
 Blanket Bond (per case limit): \$ 0.00
 Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
08/21/12	33	UNITED STATES TREASURY	INCOME TAX REFUND	1224-000	3,472.00		3,472.00
08/31/12	34	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.01		3,472.01
09/28/12	34	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.03		3,472.04
09/28/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		3.98	3,468.06
10/31/12	34	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.03		3,468.09
10/31/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		4.69	3,463.40
11/09/12	34	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.01		3,463.41
11/09/12		BANK OF AMERICA, N.A. 901 MAIN STREET 10TH FLOOR DALLAS, TX 75283	BANK FEES	2600-000		1.14	3,462.27
11/09/12		Trsf To BANK OF KANSAS CITY	FINAL TRANSFER	9999-000		3,462.27	0.00
				COLUMN TOTALS	3,472.08	3,472.08	0.00
				Less: Bank Transfers/CD's	0.00	3,462.27	
				Subtotal	3,472.08	9.81	
				Less: Payments to Debtors		0.00	
				Net	3,472.08	9.81	
							NET ACCOUNT BALANCE
				TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	
				Checking - Non Interest - *****2984	0.00	290.49	3,171.78
				Money Market - Interest Bearing - *****7482	3,472.08	9.81	0.00
				-----	-----	-----	-----
				3,472.08	300.30	3,171.78	
				=====	=====	=====	=====
				(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand	

Page Subtotals 3,472.08 3,472.08

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 4
Exhibit B

Case No: 12-01229 -BMW
Case Name: POLANSKI, EUSTACE EDWIN
POLANSKI, SUSAN ELIZABETH
Taxpayer ID No: *****9284
For Period Ending: 07/22/15

Trustee Name: Stanley J. Kartchner
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****7482 Money Market - Interest Bearing
Blanket Bond (per case limit): \$ 0.00
Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Page Subtotals 0.00 0.00

Case Number: 12-01229 Claim Class Sequence
Debtor Name: POLANSKI, EUSTACE EDWIN

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 070 7100-00	Midland Funding LLC By its authorized agent Recoser, LLC 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured		\$550.18	\$0.00	\$550.18
000003 070 7100-00	Arizona Federal Credit Union PO Box 60070 Phoenix AZ 85082-0070	Unsecured		\$4,773.93	\$0.00	\$4,773.93
000004 070 7100-00	Citibank, N.A. c/o American InfoSource LP PO Box 248840 Oklahoma City, OK 73124-8840	Unsecured		\$1,483.24	\$0.00	\$1,483.24
000005 070 7100-00	Monroe Bank & Trust c/o Robert S. Porter 7243 North 16th Street Phoenix, AZ 85020-5203	Unsecured		\$229,492.60	\$0.00	\$229,492.60
000006 070 7100-00	PYOD, LLC its successors and assigns as assignee of Citibank Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Unsecured		\$300.00	\$0.00	\$300.00
000007 070 7100-00	PYOD, LLC its successors and assigns as assignee of Citibank Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Unsecured		\$603.51	\$0.00	\$603.51
000002 050 4210-00	Monroe County Treasurer 51 S. Macomb St. Monroe MI 48161	Secured		\$0.00	\$0.00	\$0.00
Case Totals:				\$237,203.46	\$0.00	\$237,203.46

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 12-01229 BMW

Case Name: POLANSKI, EUSTACE EDWIN
POLANSKI, SUSAN ELIZABETH

Trustee Name: Stanley J. Kartchner

Balance on hand	\$	3,171.78
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Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Stanley J. Kartchner	\$ 868.02	\$ 0.00	\$ 868.02
Trustee Expenses: Stanley J. Kartchner	\$ 42.65	\$ 0.00	\$ 42.65
Total to be paid for chapter 7 administrative expenses			\$ 910.67
Remaining Balance			\$ 2,261.11

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 237,203.46 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 1.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Midland Funding LLC	\$ 550.18	\$ 0.00	\$ 5.24
000003	Arizona Federal Credit Union	\$ 4,773.93	\$ 0.00	\$ 45.51
000004	Citibank, N.A.	\$ 1,483.24	\$ 0.00	\$ 14.14
000005	Monroe Bank & Trust	\$ 229,492.60	\$ 0.00	\$ 2,187.61
000006	PYOD, LLC its successors and assigns as assignee	\$ 300.00	\$ 0.00	\$ 2.86
000007	PYOD, LLC its successors and assigns as assignee	\$ 603.51	\$ 0.00	\$ 5.75

Total to be paid to timely general unsecured creditors \$ 2,261.11

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE